

We claim:

1. An automated banking machine apparatus comprising:

a housing, the housing including a secure chest portion;

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at least one first input device adapted to receive identifying inputs from a user;

at least one output device adapted to provide instructions to a user operating the machine;

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at least one second input device adapted for receiving instructions from a user;

a cash acceptor mechanism adapted to receive a stack comprising a plurality of notes from a user, to separate each of the notes from the stack, to evaluate each note and to segregate suspected invalid notes from valid notes, wherein the cash acceptor mechanism is movably mounted in supporting connection with the chest portion, and wherein the cash acceptor mechanism is adapted to pass valid notes

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downward through a cash acceptor opening in the chest portion, and wherein the sheet acceptor is movable relative to the opening.

2. The apparatus according to claim 1 and further comprising:

a note dispenser mechanism, wherein the note dispenser mechanism extends in the chest portion, and wherein when the cash acceptor mechanism is in an operative position the note dispenser mechanism within the chest portion extends in generally side-by-side relation with the cash acceptor mechanism outside the chest portion.

3. The apparatus according to claim 1 and further comprising a note storage mechanism within the secure chest portion and beneath the cash acceptor opening, wherein the note storage mechanism is operative to store notes within the chest portion that have been passed through the cash acceptor opening.

4. The apparatus according to claim 3 wherein the note storage mechanism is operative to store notes that have been passed through the cash acceptor opening in accordance with the denomination of such notes.

5. The apparatus according to claim 3 and further comprising a generally horizontally extending transport within the chest portion, wherein notes that have passed downwardly through the cash acceptor opening are moved generally horizontally through the transport toward the note storage mechanism.

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6. The apparatus according to claim 5 and further comprising a security plate positioned in the chest portion vertically intermediate of the horizontal transport and the note storage mechanism.

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7. The apparatus according to claim 6 wherein the cash acceptor mechanism comprises a driving member, and wherein the horizontal transport is in operative connection with a driven member, and wherein the driven member is accessible from outside the chest portion, and wherein in the operative position of the cash acceptor mechanism the driving member is in engagement with the driven member, whereby the horizontal transport is operatively connected with the driving member.

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8. The apparatus according to claim 7 wherein in the operative position of the cash acceptor mechanism the driving member engages the driven member through the cash acceptor opening.

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9. The apparatus according to claim 2 wherein the chest portion is generally L-shaped in cross section.

10. The apparatus according to claim 1 wherein the cash acceptor mechanism further comprises an escrow device, wherein the escrow device is operative to store notes determined to be valid prior to passing the valid notes through the cash acceptor opening.

11. The apparatus according to claim 10 wherein the chest portion bounds an interior area and wherein the cash acceptor mechanism includes a suspect note storage area, wherein notes in the suspect note storage area are removable without accessing the interior area of the chest portion.

12. The apparatus according to claim 10 wherein the housing includes a top portion within the housing and outside the chest portion, and wherein the cash acceptor mechanism in the operative position is positioned in the top portion of the housing, and wherein the cash acceptor mechanism is accessible within the housing by opening the first lock.

13. The apparatus according to claim 12 wherein the suspect note storage area is accessible within the top portion of the housing by opening a second block.

14. The apparatus according to claim 12 wherein in the open condition of the top portion of the housing, the cash acceptor mechanism is movable to extend outside the housing.

15. The apparatus according to claim 14 wherein in moving the cash acceptor mechanism from the operative position to the position extending outside the housing, the cash acceptor mechanism is moved both vertically and horizontally.

16. The apparatus according to claim 15 and further comprising a fascia in supporting connection with the housing, and wherein the fascia includes an opening, and wherein the cash acceptor mechanism comprises a chute for receiving notes from a user, and wherein in the operative position of the cash acceptor mechanism the chute extends in the fascia opening.

17. The apparatus according to claim 16 and further comprising a resilient gasket, and wherein in the operative position of the cash acceptor mechanism the gasket extends in fluid tight relation between the chute and the fascia.

18. The apparatus according to claim 17 wherein the chute is bounded interiorly by a lower surface and wherein the lower surface includes at least one water capturing opening, and wherein the water capturing opening is in operative connection with a drain fluidly connected to outside the housing.

19. The apparatus according to claim 18 wherein the chute is bounded by a movable gate, and wherein the at least one water capturing opening is positioned interiorly of the gate.

20. The apparatus according to claim 18 wherein the at least one water capturing opening comprises at least one trough that extends across a lower surface of the chute.

21. The apparatus according to claim 18 wherein the at least one water capturing opening is connected to the drain through at least one flexible tube, wherein the cash acceptor mechanism is movable relative to the housing while maintaining fluid engagement between the at least one water capturing opening and the drain.

22. An automated banking machine apparatus comprising:

a housing, including a chest portion including an interior area;

a user interface in supporting connection with the housing;

a cash dispenser adapted to selectively dispense notes stored in the interior area of the chest portion to users of the machine;

a cash acceptor mechanism, wherein the cash acceptor mechanism is movably mounted within the housing and outside the chest portion, and wherein in an operative position the cash acceptor mechanism is operative to receive notes input to the machine by users and to pass notes downward into the interior area of the chest portion.

23. The apparatus according to claim 22 wherein the chest portion is bounded by a generally vertically extending wall within the housing, and wherein the cash acceptor mechanism is mounted to move generally parallel to the vertically extending wall.

24. The apparatus according to claim 22 wherein the chest portion includes a cash accepting opening, and wherein the cash acceptor mechanism is operative to pass notes downward through the cash accepting opening, and further comprising a security member in supporting connection with the chest portion and positioned vertically below the cash accepting opening, in the interior area of the chest portion below the security member.

25. The apparatus according to claim 24 wherein the transport device comprises a horizontal transport extending in the interior area.

26. The apparatus according to claim 24 wherein the transport device is in operative connection with a driven member, and wherein the cash acceptor mechanism includes a driving member, and wherein the driving member is in operative engagement with the driven member.

5 27. The apparatus according to claim 22 wherein the cash acceptor mechanism is operative to segregate suspect notes from valid notes and to place the suspect notes in a storage area outside the chest portion.

10 28. The apparatus according to claim 27 wherein the housing includes a top portion, wherein the top portion extends in the housing outside the chest portion, wherein the cash acceptor mechanism extends in the top portion, and further comprising a first lock and a second lock, wherein the first lock enables accessing the top portion, and after the top portion has been accessed, the second lock enables accessing the suspect note storage area.

15 29. The apparatus according to claim 27 wherein the cash acceptor mechanism is adapted to receive a stack of notes input to the machine by a user, and to separate each of the notes from the stack, and to cause valid notes to move toward the interior area of the chest portion and suspect notes to move toward the suspect note storage area.



30. The apparatus according to claim 29 wherein the cash acceptor mechanism comprises an escrow device, wherein the escrow device is operative to store notes determined to be valid prior to the valid notes being moved to the interior area of the chest portion.

5 31. The apparatus according to claim 29 and further comprising a chute, wherein the notes comprising the stack are unstacked in the chute.

32. The apparatus according to claim 31 and further comprising a fascia in supporting connection with the housing, and wherein the chute extends through an opening in the fascia.

10 33. The apparatus according to claim 32 and wherein the chute is movable relative to the fascia and further comprising a resilient gasket, wherein the resilient gasket engages the chute and the fascia in fluid tight relation.

15 34. The apparatus according to claim 32 and further comprising a fluid capture opening in the chute, wherein the fluid capture opening is adapted to conduct water out of the chute.